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IN THE UNITED STATES BANKRUPTCY COURT FOR  
THE DISTRICT OF PUERTO RICO FEB 25 PM 12:43

IN THE MATTER OF:  
JORGE L. HERNANDEZ COLON  
VANELIS ORTIZ MARTINEZ

CASE NO. 04-01930  
Chapter 13

Debtor(s)

NOTICE OF FILING PETITION IN BANKRUPTCY UNDER CHAPTER 13  
AND OF AUTOMATIC STAY OF SUITS

You are hereby notified that the above named Debtor has  
filed a petition under Chapter 13 of Title 11 United States Code on  
FEB 25 2004

Pursuant to the provisions of 11 USC 362, the filing of  
the petition by the above-named debtor operates as a stay of the  
commencement or continuation of any court or other proceeding  
against the debtor, of the enforcement of any judgment against him,  
of any act or the commencement or continuation of any court  
proceeding to enforce any lien on the property of the debtor, and  
of any court proceeding commenced for the purpose of rehabilitation  
of the debtor or the liquidation of his estate.

Your are further notified that under Bankruptcy Code, 11  
USC 1301, a creditor may not act, or commence or continue any civil  
action, to collect all or any part of a consumer debt of the debtor  
from any individual that is liable of such debt with the debtor.

This notice is sent to you by order of the United States  
Bankruptcy Judge.

FEB 25 2004

San Juan, Puerto Rico, this



CELESTINO MATTA- MENDEZ, CLERK  
UNITED STATES BANKRUPTCY COURT

by: \_\_\_\_\_

(Official Form 1) (9/97)

1930-E

FORM B1 UNITED STATES BANKRUPTCY COURT DISTRICT OF PUERTO RICO		Voluntary Petition
NAME OF DEBTOR (if individual, enter Last, First Middle): <i>HERNANDEZ COLON, JORGE L.</i>	NAME OF JOINT DEBTOR (Spouse) (Last, First, Middle): <i>ORTIZ MARTINEZ, VANELIS</i>	
ALL OTHER NAMES USED BY THE DEBTOR IN THE LAST 6 YEARS (include married, maiden, and trade names): <i>NONE</i>	ALL OTHER NAMES USED BY THE JOINT DEBTOR IN THE LAST 6 YEARS (include married, maiden, and trade names): <i>NONE</i>	
SOC. SEC./TAX I.D. NO. (if more than one, state all): <i>6472</i>	SOC. SEC./TAX I.D. NO. (if more than one, state all): <i>8944</i>	
STREET ADDRESS OF DEBTOR: <i>URB. LOS CEDROS J-4 CALLE MIRTO CAYEY PR 00736</i>	STREET ADDRESS OF JOINT DEBTOR: <i>URB. LOS CEDROS J-4 CALLE MIRTO CAYEY PR 00736</i>	
COUNTY OF RESIDENCE OR OF THE PRINCIPAL PLACE OF BUSINESS: <i>CAYEY PR 00736</i>	COUNTY OF RESIDENCE OR OF THE PRINCIPAL PLACE OF BUSINESS: <i>CAYEY PR 00736</i>	
MAILING ADDRESS OF DEBTOR: <i>PMB 1288 PO BOX 6400 CAYEY PR 00737-6400</i>	MAILING ADDRESS OF JOINT DEBTOR: <i>PMB 1288 PO BOX 6400 CAYEY PR 00737-6400</i>	
LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR (if different from street address above): <i>NOT APPLICABLE</i>		
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>		
VENUE (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.		
TYPE OF DEBTOR (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____	CHAPTER OR SECTION OF BANKRUPTCY CODE UNDER WHICH THE PETITION IS FILED (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding	
NATURE OF DEBTS (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business	FILING FEE (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.	
CHAPTER 11 SMALL BUSINESS (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. §101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. §1121(e) (Optional)		
STATISTICAL/ADMINISTRATIVE INFORMATION (Estimates Only) <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		
ESTIMATED NO. OF CREDITORS: <input checked="" type="checkbox"/> 1-15 ESTIMATED ASSETS (thousands): <input checked="" type="checkbox"/> \$100,001 to \$500,000 ESTIMATED DEBTS (thousands): <input checked="" type="checkbox"/> \$100,001 to \$500,000		

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RELIEF ORDERED

04 FEB 25 PM 12:45



(Official Form 1) (9/01)

FORM B1, Page 2

<b>Voluntary Petition</b> (This page must be completed and filed in every case)		Name of Debtor(s): JORGE L. HERNANDEZ COLON VANELIS ORTIZ MARTINEZ	
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed: USBC-PR	Case Number: 02-04642 ESL	Date Filed: 05/02/02	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: NONE	Case Number:	Date Filed:	
District: NONE	Relationship:	Judge:	

### Signatures

**Signature(s) of Debtor(s) (Individual/Joint)**  
I declare under penalty of perjury that the information provided in this petition is true and correct.  
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X Jorge L. Hernandez Colon  
Signature of Debtor

X Vanelis Ortiz Martinez  
Signature of Joint Debtor

Telephone Number (If not represented by attorney)  
02/23/04  
Date

X Angel M. Egozcue  
Signature of Attorney

Signature of Attorney for Debtor(s)  
ANGEL M. EGOZCUE

Printed Name of Attorney for Debtor(s)  
SAME

Firm Name  
PO BOX 366087

Address SAN JUAN PR 00936-6087

USDC-PR 105608/(787)781-5635

Telephone Number  
FAX (787) 793-8935

Date 02/23/04

**Signature of Debtor (Corporation/Partnership)**  
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X \_\_\_\_\_  
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

☐ Exhibit A is attached and made a part of this petition.

### Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts)  
I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X Angel M. Egozcue 02/23/04  
Signature of Attorney for Debtor(s) Date

### Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.  
☒ No

### Signature of Non-Attorney Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO

In re JORGE L. HERNANDEZ COLON  
and  
VANELIS ORTIZ MARTINEZ

Case No. 04-  
Chapter 13

\_\_\_\_\_/ Debtors  
Attorney for Debtor: Angel M. Egozcue

STATEMENT Pursuant to Rule 2016(b)

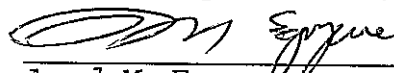
The undersigned, pursuant to Rule 2016(b), Rules of Bankruptcy Procedure, states that:

1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:

a) For legal services rendered, or to be rendered in contemplation of and in connection with this case . . . . .	\$ 1,500.00
b) Prior to the filing of this Statement, Debtor(s) has paid. . . . .	500.00
c) Balance Due . . . . .	1,000.00
3. The Filing Fee *has been paid*.
4. The Services rendered or to be rendered include the following:
  - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under Title 11, U.S.C.
  - b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
  - c) Representation of the debtor(s) at the first meeting of creditors.
5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and  
*none other.*
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and *none other.*
7. The undersigned has received no transfer, assignment or pledge of property except the following for the value stated:  
*None.*
8. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid except as follows: *None.*

Dated: 02/23/04

Respectfully submitted,



Attorney for Petitioner: Angel M. Egozcue

PO BOX 366087

SAN JUAN PR 00936-6087

USDC-PR 205608/(787)781-5635

In re: JORGE L. HERNANDEZ COLON and  
VANELIS ORTIZ MARTINEZ

/ Debtors Case No. 04-

LIST OF CREDITORS

PAGE 1 of 2

Creditor Name and Address	Date Claim was Incurred Consideration for Claim	Claim Amount and Notes*
1. Account No. 596-14-8944 BANCO POPULAR DE PUERTO RICO PO BOX 366818 SAN JUAN PR 00936-6818	1999 ONWARDS CREDIT CARD PURCHASES	\$ 1,723.38 *Joint Debt
2. Account No. 583-71-6472 BANCO SANTANDER PUERTO RICO PO BOX 362589 SAN JUAN PR 00936-2589	1999 ONWARDS CREDIT CARD PURCHASES	\$ 1,217.73 *Joint Debt
3. Account No. 596-14-8944 BANCO SANTANDER PUERTO RICO PO BOX 362589 SAN JUAN PR 00936-2589	1999 ONWARDS CREDIT CARD PURCHASES	\$ 4,217.38 *Joint Debt
4. Account No. 583-71-6472 COMMOLOCO, INC. PO BOX 363769 SAN JUAN PR 00936-3769	2001 PERSONAL LOAN	\$ 5,124.09 *Joint Debt
5. Account No. 24300 COOP. A/C GUAYNABO PO BOX 1299 GUAYNABO PR 00969-1299	07/21/01 PERSONAL LOAN	\$ 14,175.40 *Joint Debt
6. Account No. 583-71-6472 EUROBANK PO BOX 191009 HATO REY PR 00919-1009	2002 AUTO LEASE SURRENDERED 08/2003 STAY CAN BE LIFTED	\$ 32,973.84 *Joint Debt
7. Account No. 583-71-6472 ISLAND FINANCE PR, INC. PO BOX 195369 SAN JUAN PR 00919-5369	2000 PERSONAL LOAN	\$ 1,291.41 *Joint Debt
8. Account No. 596-14-8944 JCPENNEY COMPANY, INC. CAPITAL CENTER, SOUTH TOWER, STE 1106 239 ARTERIAL HOSTOS AVE. SAN JUAN PR 00918-1477	2000 ONWARDS CREDIT CARD PURCHASES	\$ 2,030.71 *Joint Debt

In re: JORGE L. HERNANDEZ COLON and  
VANELIS ORTIZ MARTINEZ

/ Debtors

Case No. 04-

LIST OF CREDITORS

PAGE 2 of 2

Creditor Name and Address	Date Claim was Incurred Consideration for Claim	Claim Amount and Notes*
9. Account No. 596-14-8944 SALLIE MAE SERVICING 220 LASLEY AVE. WILKES BARRE PA 18706	1999 STUDENT LOAN	\$ 17,721.33 *Joint Debt
10. Account No. 583-71-6472 SALLIE MAE SERVICING 220 LASLEY AVE. WILKES BARRE PA 18706	1997 STUDENT LOAN	\$ 5,214.34 *Joint Debt
11. Account No. 583-71-6472 SALLIE MAE SERVICING 220 LASLEY AVE. WILKES BARRE PA 18706	1997 STUDENT LOAN	\$ 1,061.91 *Joint Debt
12. Account No. 583-71-6472 SEARS ROEBUCK DE PR, INC. PO BOX 71204 SAN JUAN PR 00936-7604	2000 ONWARDS CREDIT CARD PURCHASES	\$ 1,536.79 *Joint Debt
13. Account No. 327-50018831 DORAL FINANCIAL CORP. 1451 F.D. ROOSEVELT AVE. SAN JUAN PR 00920-2717	2000 MORTGAGE PRIMARY RESIDENCE LOCATED AT: URB. LOS CEDROS, J-4 CALLE MIRTO CAYEY PR 00736 Value: \$ 180,000.00	\$ 164,937.00 *Joint Debt
14. Account No. 26-011926-03 MUEBLERIAS BERRIOS PO BOX 674 CIDRA PR 00739-0674	10/09/01 CONDITIONAL SALES BEDROOM SET (\$2,500), MATTRESS SET (\$600), TABLE (\$400) Value: \$ 3,500.00	\$ 3,560.46 *Joint Debt
15. Account No. 522-501470 RELIABLE FINANCIAL SERVICES PO BOX 21382 SAN JUAN PR 00928-1382	11/10/98 AUTO LOAN 1999 MITSUBISHI MIRAGE Value: \$ 9,100.00	\$ 9,131.55 *Joint Debt

UNITED STATES BANKRUPTCY COURT  
 FOR THE DISTRICT OF PUERTO RICO

In re JORGE L. HERNANDEZ COLON  
 and  
 VANELIS ORTIZ MARTINEZ

Case No. 04-  
 Chapter 13

Attorney for Debtor: Angel M. Egozcue / Debtors

SUMMARY OF SCHEDULES

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	A M O U N T S ASSETS	S C H E D U L E D LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 180,000.00		
B - Personal Property	Yes	3	\$ 19,080.00		
C - Property Claimed As Exempt	Yes	1			
D - Creditor Holding Secured Claims	Yes	1		\$ 177,629.01	
E - Creditors Holding Unsecured Priority Claims	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 88,288.31	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 2,940.06
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,365.06
Total Number of sheets in ALL Schedules > 13					
Total Assets > \$ 199,080.00					
Total Liabilities > \$ 265,917.32					



In re: JORGE L. HERNANDEZ COLON and  
VANELIS ORTIZ MARTINEZ / Debtors Case No. 04-

**SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	H W J C	Market Value of Debtor's Interest	Amount of Secured Claim
PRIMARY RESIDENCE LOCATED AT: URB. LOS CEDROS, J-4 CALLE MIRTO, CAYEY PR 00736		J	\$ 180,000	\$ 164,937
Total			\$ 180,000	



In re: *JORGE L. HERNANDEZ COLON and*  
*VANELIS ORTIZ MARTINEZ*

/ Debtors Case No. 04-

**SCHEDULE B - PERSONAL PROPERTY**

Description of Property	Location at home	URB. LOS CEDROS J-4 CALLE MIRTO CAYEY PR 00736	H W J C	Market Value of Debtor's Interest Before Claim
1. Cash on hand. CASH			J	\$ 40
2. Checking, savings or other financial accounts, certificates of deposits or shares in banks, savings, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. CHECKING ACCOUNT #1900026376 AT DORAL BANK			J	\$ 40
3. Security deposits with public utilities, telephone companies, landlords, and others. [x] NONE				
4. Household goods and furnishings, including audio, video, and computer equipment. BEDROOM SET (\$2,500), MATTRESS SET (\$600), TABLE (\$400), LIVING ROOM SET (\$1,200), 3 TVS' (\$900), STEREO (\$200), STOVE (\$400), REF. (\$400), VCR (\$100), MICROWAVE (\$100), WASHER (\$250), FAN (\$100), DRYER (\$250), DVD (\$200), DINING ROOM SET (\$600), A/C (\$600)			J	\$ 8,800
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles. [x] NONE				
6. Wearing apparel. CLOTHING			J	\$ 600
7. Furs and jewelry. JEWELRY			J	\$ 500
8. Firearms and sports, photographic, and other hobby equipment. [x] NONE				
9. Interests in insurance policies. [x] NONE				
10. Annuities. [x] NONE				
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. [x] NONE				

In re: *JORGE L. HERNANDEZ COLON* and  
*VANELIS ORTIZ MARTINEZ*

/ Debtors Case No. 04-

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Description of Property	Location	H	Market Value
		W	of Debtor's
		J	Interest
		C	Before Claim

12. Stock and interests in incorporated and unincorporated businesses.  
[x] NONE

13. Interests in partnerships or joint ventures.  
[x] NONE

14. Government and corporate bonds and other negotiable and non-negotiable instruments.  
[x] NONE

15. Accounts receivable.  
[x] NONE

16. Alimony, maintenance, support, and property settlements, to which the debtor is or may be entitled.  
[x] NONE

17. Other liquidated debts owing debtor including tax refunds.  
[x] NONE

18. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.  
[x] NONE

19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.  
[x] NONE

20. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and the rights to setoff claims.  
[x] NONE

21. Patents, copyrights, and other intellectual property.  
[x] NONE

22. Licenses, franchises, and other general intangibles.  
[x] NONE

23. Automobiles, trucks, trailers, and other vehicles and accessories.  
*1999 MITSUBISHI MIRAGE*

J \$ 9,100

In re: *JORGE L. HERNANDEZ COLON* and  
*VANELIS ORTIZ MARTINEZ*

/ Debtors Case No. 04-

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Description of Property	Location	H	Market Value
		W	of Debtor's
		J	Interest
		C	Before Claim

24. Boats, motors, and accessories.  
☒ NONE

25. Aircraft and accessories.  
☒ NONE

26. Office equipment, furnishings, and supplies.  
☒ NONE

27. Machinery, fixtures, equipment, and supplies used in business.  
☒ NONE

28. Inventory.  
☒ NONE

29. Animals.  
☒ NONE

30. Crops - growing or harvested.  
☒ NONE

31. Farming equipment and implements.  
☒ NONE

32. Farm supplies, chemicals, and feed.  
☒ NONE

33. Other personal property of any kind not already listed.  
☒ NONE

Total \$ 19,080

In re: JORGE L. HERNANDEZ COLON and  
VANELIS ORTIZ MARTINEZ / Debtors Case No. 04-

**SCHEDULE C - PROPERTY CLAIMED EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:

[x] 11 USC 522(b)(1): Exemptions provided in 11 USC 522(d).

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property w/o Deducting Exemption
<u>Real Property</u>			
<u>PRIMARY RESIDENCE LOCATED AT: URB. LOS CEDROS,</u> <u>J-4 CALLE MIRTO, CAYEY PR 00736</u>			\$ 180,000
	11 USC 522(d)(1)	\$ 15,063	
<u>Cash on hand</u>			
<u>CASH</u>			\$ 40
	11 USC 522(d)(5)	\$ 40	
<u>Deposits of money with banks, etc</u>			
<u>CHECKING ACCOUNT #1900026376 AT DORAL BANK</u>			\$ 40
	11 USC 522(d)(5)	\$ 40	
<u>Household goods and furnishings</u>			
<u>BEDROOM SET (\$2,500), MATTRESS SET (\$600), TABLE (\$400),</u> <u>LIVING ROOM SET (\$1,200), 3 TVS' (\$900), STEREO (\$200),</u> <u>STOVE (\$400), REF. (\$400), VCR (\$100), MICROWAVE (\$100),</u> <u>WASHER (\$250), FAN (\$100), DRYER (\$250), DVD (\$200),</u> <u>DINING ROOM SET (\$600), A/C (\$600)</u>			\$ 8,800
	11 USC 522(d)(3)	\$ 5,300	
<u>Wearing apparel</u>			
<u>CLOTHING</u>			\$ 600
	11 USC 522(d)(3)	\$ 600	
<u>Furs and jewelry</u>			
<u>JEWELRY</u>			\$ 500
	11 USC 522(d)(4)	\$ 500	

In re: *JORGE L. HERNANDEZ COLON and*  
*VANELIS ORTIZ MARTINEZ*

/ Debtors Case No. 04-

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

Creditor Name and Address	Date, Nature of Lien, Description & Value	Claim Amount	Unsecured Portion and Notes*
1. Account No. 327-50018831 DORAL FINANCIAL CORP. 1451 F.D. ROOSEVELT AVE. SAN JUAN PR 00920-2717	2000 MORTGAGE PRIMARY RESIDENCE LOCATED AT: URB. LOS CEDROS, J-4 CALLE MIRTO CAYEY PR 00736 Value: \$ 180,000.00	\$ 164,937.00	\$ 0.00 *Joint Debt
2. Account No. 26-011926-03 MUEBLERIAS BERRIOS PO BOX 674 CIDRA PR 00739-0674	10/09/01 CONDITIONAL SALES BEDROOM SET (\$2,500), MATTRESS SET (\$600), TABLE (\$400) Value: \$ 3,500.00	\$ 3,560.46	\$ 60.46 *Joint Debt
3. Account No. 522-501470 RELIABLE FINANCIAL SERVICES PO BOX 21382 SAN JUAN PR 00928-1382	11/10/98 AUTO LOAN 1999 MITSUBISHI MIRAGE Value: \$ 9,100.00	\$ 9,131.55	\$ 31.55 *Joint Debt

No continuation sheets attached

Subtotal: \$ 177,629.01  
Total: \$ 177,629.01

In re: *JORGE L. HERNANDEZ COLON and*  
*VANELIS ORTIZ MARTINEZ*

/ Debtors Case No. 04-

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

[X] Debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS**

[ ] **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. §507(a)(2).

[ ] **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4000\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. §507(a)(3).

[ ] **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. §507(a)(4).

[ ] **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4000\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. §507(a)(5).

[ ] **Deposits by individuals**

Claims of individuals up to \$1800\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. §507(a)(6).

[ ] **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance or support, to the extent provided in 11 U.S.C. §507(a)(7).

[ ] **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. §507(a)(8).

[ ] **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. §507(a)(9).

\* Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

No continuation sheets attached

In re: JORGE L. HERNANDEZ COLON and  
VANELIS ORTIZ MARTINEZ

/ Debtors Case No. 04-

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

Creditor Name and Address	Date Claim was Incurred Consideration for Claim	Claim Amount and Notes*
1. Account No. 596-14-8944 BANCO POPULAR DE PUERTO RICO PO BOX 366818 SAN JUAN PR 00936-6818	1999 ONWARDS CREDIT CARD PURCHASES	\$ 1,723.38 *Joint Debt
2. Account No. 583-71-6472 BANCO SANTANDER PUERTO RICO PO BOX 362589 SAN JUAN PR 00936-2589	1999 ONWARDS CREDIT CARD PURCHASES	\$ 1,217.73 *Joint Debt
3. Account No. 596-14-8944 BANCO SANTANDER PUERTO RICO PO BOX 362589 SAN JUAN PR 00936-2589	1999 ONWARDS CREDIT CARD PURCHASES	\$ 4,217.38 *Joint Debt
4. Account No. 583-71-6472 COMMOLOCO, INC. PO BOX 363769 SAN JUAN PR 00936-3769	2001 PERSONAL LOAN	\$ 5,124.09 *Joint Debt
5. Account No. 24300 COOP. A/C GUAYNABO PO BOX 1299 GUAYNABO PR 00969-1299	07/21/01 PERSONAL LOAN	\$ 14,175.40 *Joint Debt
6. Account No. 583-71-6472 EUROBANK PO BOX 191009 HATO REY PR 00919-1009	2002 AUTO LEASE SURRENDERED 08/2003 STAY CAN BE LIFTED	\$ 32,973.84 *Joint Debt
7. Account No. 583-71-6472 ISLAND FINANCE PR, INC. PO BOX 195369 SAN JUAN PR 00919-5369	2000 PERSONAL LOAN	\$ 1,291.41 *Joint Debt
8. Account No. 596-14-8944 JCPENNEY COMPANY, INC. CAPITAL CENTER, SOUTH TOWER, SIE 239 ARTERIAL HOSTOS AVE. 1106 SAN JUAN PR 00918-1477	2000 ONWARDS CREDIT CARD PURCHASES	\$ 2,030.71 *Joint Debt

1 continuation sheet attached

Subtotal: \$ 62,753.94



In re: JORGE L. HERNANDEZ COLON and  
VANELIS ORTIZ MARTINEZ

/ Debtors Case No. 04-

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

Creditor Name and Address	Date Claim was Incurred Consideration for Claim	Claim Amount and Notes*
9. Account No. 596-14-8944 SALLIE MAE SERVICING 220 LASLEY AVE. WILKES BARRE PA 18706	1999 STUDENT LOAN	\$ 17,721.33 *Joint Debt
10. Account No. 583-71-6472 SALLIE MAE SERVICING 220 LASLEY AVE. WILKES BARRE PA 18706	1997 STUDENT LOAN	\$ 5,214.34 *Joint Debt
11. Account No. 583-71-6472 SALLIE MAE SERVICING 220 LASLEY AVE. WILKES BARRE PA 18706	1997 STUDENT LOAN	\$ 1,061.91 *Joint Debt
12. Account No. 583-71-6472 SEARS ROEBUCK DE PR, INC. PO BOX 71204 SAN JUAN PR 00936-7604	2000 ONWARDS CREDIT CARD PURCHASES	\$ 1,536.79 *Joint Debt

In re: *JORGE L. HERNANDEZ COLON and*  
*VANELIS ORTIZ MARTINEZ* / Debtors Case No. 04-

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Name and Address of Other Parties to Instrument	Notes of Contract or Lease and Debtor's Interest
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☒ No executory contracts or unexpired leases.

In re: *JORGE L. HERNANDEZ COLON* and  
*VANELIS ORTIZ MARTINEZ* / Debtors Case No. 04-

**SCHEDULE H - CODEBTORS**

Name and Address of Codebtor	Name and Address of Creditor
---------------------------------	---------------------------------

☒ Debtor has no codebtors.

In re: JORGE L. HERNANDEZ COLON and  
VANELIS ORTIZ MARTINEZ

/ Debtors Case No. 04-

**SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

DEBTOR'S MARITAL STATUS: *Married*

DEPENDENTS OF DEBTOR AND SPOUSE:

<u>NAME</u>	<u>AGE</u>	<u>RELATIONSHIP</u>
JORGE A. HERNANDEZ ORTIZ	1Y	SON

**EMPLOYMENT:**

	<u>DEBTOR</u>	<u>SPOUSE</u>
Occupation:	MANAGER	MANAGER ASSISTANT
Name of Employer:	MEGA TRAN INTERNATIONAL CORP.	UNIVERSAL BEAUTY SUPPLIES CORP
How Long Employed:	4 YEARS	2 YEARS
Employer Address:	PO BOX 989 SAN LORENZO PR 00754-0989	PLAZA TOWER, SUITE 1201 525 FD ROOSEVELT AVE. SAN JUAN PR 00918

	<u>DEBTOR</u>	<u>SPOUSE</u>
INCOME:		
Current monthly gross wages, salary, and commissions	\$ 1,371.16	\$ 2,229.18
Estimated monthly overtime	\$ 0.00	\$ 0.00
	<u>SUBTOTAL</u>	<u>\$ 1,371.16</u>
		<u>\$ 2,229.18</u>
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 169.75	\$ 362.78
b. Insurance	\$ 0.00	\$ 127.75
c. Union dues	\$ 0.00	\$ 0.00
d. Other:	\$ 0.00	\$ 0.00
	<u>SUBTOTAL OF PAYROLL DEDUCTIONS</u>	<u>\$ 169.75</u>
	<u>TOTAL NET MONTHLY TAKE HOME PAY</u>	<u>\$ 1,201.41</u>
		<u>\$ 1,738.65</u>

Regular income from operation of business or profession or farm (attach detailed statement)	\$ 0.00	\$ 0.00
Income from real property	\$ 0.00	\$ 0.00
Interest and dividends	\$ 0.00	\$ 0.00
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
Social security or other government assistance	\$ 0.00	\$ 0.00
Pension or retirement income	\$ 0.00	\$ 0.00
Other monthly income	\$ 0.00	\$ 0.00
	<u>TOTAL MONTHLY INCOME</u>	<u>\$ 1,201.41</u>
		<u>\$ 1,738.65</u>
TOTAL COMBINED MONTHLY INCOME	\$ 2,940.06	

Describe any increase or decrease of more than 10% in any of the above categories  
anticipated to occur within the year following the filing of this document:

NONE

In re: JORGE L. HERNANDEZ COLON and  
VANELIS ORTIZ MARTINEZ / Debtors Case No. 04-

**SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

[ ] Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)	\$ 1,113.07
Are real estate taxes included? Yes <u>x</u> No <u>    </u>	
Is property insurance included? Yes <u>x</u> No <u>    </u>	
Utilities: Electricity and heating fuel	\$ 85.00
Water and sewer	\$ 41.00
Telephone	\$ 50.00
Other	\$ 0.00
Home maintenance (repairs and upkeep)	\$ 50.00
Food	\$ 300.99
Clothing	\$ 125.00
Laundry and Dry cleaning	\$ 0.00
Medical and Dental expenses	\$ 30.00
Transportation (not including car payments)	\$ 120.00
Recreation, clubs, and entertainment, newspaper, magazines, etc.	\$ 50.00
Charitable contributions	\$ 0.00
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ 0.00
Life	\$ 0.00
Health	\$ 0.00
Auto	\$ 0.00
Other	\$ 0.00
Taxes (not deducted from wages or included in home mortgages)	\$ 0.00
Installment payments: (Do not list payments to be included in the plan)	
Auto	\$ 0.00
Other 1999 AUTO MAINTENANCE & LICENSE PLATES	\$ 60.00
Alimony, maintenance, and support paid to others	\$ 0.00
Payments for support of additional dependents not living at your home	\$ 0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 0.00
Other LUNCH AT WORK	\$ 150.00
BABY SITTER	\$ 150.00
PERSONAL GROOMING	\$ 40.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$ 2,365.06

FOR CHAPTER 12 AND 13 DEBTORS ONLY

A. Total projected monthly income	\$ 2,940.06
B. Total projected monthly expenses	\$ 2,365.06
C. Excess income (A minus B)	\$ 575.00
D. Total amount to be paid into plan Monthly	\$ 575.00



(If known)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

14

**Signature:**

**Signature:**

(If joint case, both spouses must sign.)

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO

In re JORGE L. HERNANDEZ COLON  
and  
VANELIS ORTIZ MARTINEZ

Case No. 04-  
Chapter 13

\_\_\_\_\_/ Debtors  
Attorney for Debtor: Angel M. Egozcue

STATEMENT OF FINANCIAL AFFAIRS

1. Income from Employment or Operation of Business.

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this case calendar year.

*DEBTOR'S INCOME*

Income, year to date: \$ 1,354.49 AS OF 01/31/04  
Last year: \$16,453.92 2003  
Year before: \$15,797.44 2002  
Source(s): SALARY

*SPOUSE'S INCOME*

Income, year to date: \$ 2,162.51 AS OF 01/31/04  
Last year: \$26,750.18 2003  
Year before: \$23,261.37 2002  
Source(s): SALARY

2. Income other than from Employment or Operation of Business.

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case.

[X] None



3. Payments to Creditors.

a. List all payments on loans, installments, purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case.

☒ None

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b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders.

☒ None

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4. Suits and Administrative Proceedings, Executions, Garnishments and Attachments.

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case.

☒ None

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b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case.

☒ None

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5. Repossessions, Foreclosures and Returns.

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case.

Creditor/seller: *EUROBANK*

Address: *PO BOX 191009, SAN JUAN PR 00919-1009*

Date: *08/2003*

Property description: *2001 TOYOTA HIGHLANDER*

Value: *\$32,000.00*

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6. Assignments and Receiverships.

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case.

☒ None

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b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case.

☒ None

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7. Gifts.

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient.

☒ None

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8. Losses.

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case.

☒ None

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9. Payments Related to Debt Counseling or Bankruptcy.

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Payee: Angel M. Egozcue, Esq.  
Address: PO BOX 366087  
Addr2: SAN JUAN PR 00936-6087, USDC-PR 205608/(787)781-5635  
Date of payment: 01/30/04  
Payor: JORGE L. HERNANDEZ COLON & SPOUSE  
Payment/Value: \$ 500.00 ATTY. FEES

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10. Other Transfers.

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as a security within one year immediately preceding the commencement of this case.

☒ None

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11. Closed Financial Accounts.

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions.

☒ None

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12. Safe Deposit Boxes.

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case.

☒ None

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13. Setoffs.

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case.

☒ None

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14. Property held for Another Person.

List all property owned by another person that the debtor holds or controls.

☒ None

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15. Prior Address of Debtor.

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case.

☒ None

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I DECLARE UNDER PENALTY THAT I HAVE READ THE ANSWERS CONTAINED  
IN THE FOREGOING STATEMENT OF FINANCIAL AFFAIRS AND ANY ATTACHMENTS  
THERE TO AND THAT THEY ARE TRUE AND CORRECT.

DATE: 02/23/04

SIGNATURE: \_\_\_\_\_

Jorge L. W. Colon  
DEBTOR

DATE: 02/23/04

SIGNATURE: \_\_\_\_\_

Unelipoot Hart  
SPOUSE

PENALTY FOR MAKING A FALSE STATEMENT OR CONCEALING PROPERTY.  
FINE OF UP TO \$500,000 OR IMPRISONMENT FOR UP TO 5 YEARS OR BOTH.  
18 U.S.C. SECS. 152 AND 3571.

04-01930

CHAPTER 13 TRUSTEE  
PO BOX 70370  
SAN JUAN PR 00936-8370

US DEPARTMENT OF JUSTICE  
OFFICE OF THE TRUSTEE  
F. DEGETAU FED BLDG ROOM 638  
CHARDON AVE HATO REY PR 00918

JORGE L. HERNANDEZ COLON  
VANELIS ORTIZ MARTINEZ  
PMB 1288  
PO BOX 6400  
CAYEY PR 00737-6400

Angel M. Egozcue, Esq.  
PO BOX 366087  
SAN JUAN PR 00936-6087  
USDC-PR 205608/(787) 781-5635

DORAL FINANCIAL CORP.  
1451 F.D. ROOSEVELT AVE.  
SAN JUAN PR 00920-2717

MUEBLERIAS BERRIOS  
PO BOX 674  
CIDRA PR 00739-0674

RELIABLE FINANCIAL SERVICES  
PO BOX 21382  
SAN JUAN PR 00928-1382

BANCO POPULAR DE PUERTO RICO  
PO BOX 366818  
SAN JUAN PR 00936-6818

BANCO SANTANDER PUERTO RICO  
PO BOX 362589  
SAN JUAN PR 00936-2589

COMMOLOCO, INC.  
PO BOX 363769  
SAN JUAN PR 00936-3769

COOP. A/C GUAYNABO  
PO BOX 1299  
GUAYNABO PR 00969-1299

EUROBANK  
PO BOX 191009  
HATO REY PR 00919-1009

ISLAND FINANCE PR, INC.  
PO BOX 195369  
SAN JUAN PR 00919-5369

JCPENNEY COMPANY, INC.  
CAPITAL CENTER, SOUTH TOWER STE 1106  
239 ARTERIAL HOSTOS AVE.  
SAN JUAN PR 00918-1477

SALLIE MAE SERVICING  
220 LASLEY AVE.  
WILKES BARRE PA 18706

SEARS ROEBUCK DE PR, INC.  
PO BOX 71204  
SAN JUAN PR 00936-7604

Rev-12-01-03

IN THE UNITED STATES BANKRUPTCY COURT  
DISTRICT OF PUERTO RICO

IN THE MATTER OF:

JORGE L. HERNANDEZ COLON  
VANELIS ORTIZ MARTINEZ

DEBTOR

CASE NUMBER

CHAPTER 13

04-01930

*NOTICE TO DEBTOR OF FILING A PETITION IN BANKRUPTCY UNDER CHAPTER 13*

Upon the filing of the instant petition, the items checked were not submitted to the Court:

- ☐ Signature (Upon filing)
- ☐ Master address list (Upon filing)
- ☐ Master address list in Diskette (Upon filing)
- ☐ List of creditors (Upon filing)
- ☐ Statement of Social Security Number (Form B-21) and/or Employer ID Number (Upon filing)
- ☐ Statement disclosing compensation paid or to be paid to the attorney for the debtor. Must be submitted upon filing or within 15 days or any other date set by the Court. 11 U.S.C. §329 and Rule 2016 (b), Fed.R Bankr.P.
- ☐ Chapter 13 Plan (Must be submitted within 15 days)
- ☐ Schedules (Must be submitted with the petition or within 15 days)
- ☐ Statement of financial affairs (Official Form 7)  
(Must be submitted with the petition or within 15 days . Rule 1007 (b) & (c))

You are hereby notified that upon failure to file any of the above indicated documents within the prescribed period of time specified herein, the Court may enter an order of dismissal without further notice or hearing.

FEB 25 2004

In San Juan, Puerto Rico, this \_\_\_\_\_.

BY ORDER OF THIS COURT  
CELESTINO MATTAMENDEZ

By: \_\_\_\_\_

Deputy Clerk